

Information to identify the case:

Debtor 1	Nathan Scott Abrams	Social Security number or ITIN	xxx-xx-3593
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Bethany Marie Abrams	Social Security number or ITIN	xxx-xx-5975
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31293-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan Scott Abrams

Bethany Marie Abrams

12/11/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nathan Scott Abrams
 Bethany Marie Abrams
 Debtors

Case No. 17-31293-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db/jdb aty #+Nathan Scott Abrams, Bethany Marie Abrams, 753 Burnt Meadow Road, Hewitt, NJ 07421-3508
 +Christian Merlino, Weiner Law Group. LLP, 629 Parsippany Road, PO Box 438, Parsippany, NJ 07054-0438
 517132421 +Central Loan Admin/Homebridge Financial, 425 Phillips Blvd, Ewing, NJ 08618-1430
 517351673 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 517132425 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 517132424 KML Law Group, P.C., Suite 5000 - BNY Mellon Independence, 70 Market Street, Philadelphia, PA 19106
 517132426 +Nathan Breckenridge, 18 Rathbun Road, Towaco, NJ 07082-1207
 517132427 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 517320015 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 517132429 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 12 2018 00:26:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 12 2018 00:26:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517132420 E-mail/Text: ebn@americollect.com Dec 12 2018 00:26:27 Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221
 517132422 +EDI: CHASE.COM Dec 12 2018 05:05:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517132423 +E-mail/Text: Bankruptcy@homebridge.com Dec 12 2018 00:27:12 Homebridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830-2761
 517338514 EDI: Q3G.COM Dec 12 2018 05:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517133887 +EDI: RMSC.COM Dec 12 2018 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517132428 +EDI: RMSC.COM Dec 12 2018 05:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
 rsolarz@kmlawgroup.com
 Scott D. Sherman on behalf of Debtor Nathan Scott Abrams ssheraman@minionsherman.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Dec 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Scott D. Sherman on behalf of Joint Debtor Bethany Marie Abrams ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6